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HETROPOLITAN INSURANCE COMPANY Southeastern Head Office Branch 4100 Boyscout Boulevard Tampa, FL 31607 (813) 870-8050

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

One of the most widely discussed retirement plans is now available to <u>ALL NURSES</u> IN THE STATE OF NORTH CAROLINA. This new Retirement Savings Plan is designed to complement your existing benefits with <u>5 Very IMPORTANT FEATURES</u>:

 Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits. 1. CONTROL FLEXIBILITY - Availability of cash without penalty. з. TAX BENEFITS - High tax sheltered growth. SECURITY - Provides a guaranteed lifetime income. 5. Your monthly savings will continue to be deposited by Hetropolitan should you become disabled. PISABILITY This retirement program does not conflict with any other retirement program. IRA, 401K, Annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future. Sincerely Christine M'Conon Christine McCarron Nursing Representative Please complete the following, so that we may furnish you with information about this New Retirement Savings Plan. NAME ADDRESS CITY STATE ZIP CODE HOME PHONE BUS PHONE DATE OF BIRTH: MONTH DAY YELS

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Nr. Rick Vrio Brench Hanager Tol 1220, fl

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The attached unaucharized sales literature from your affice has been brought to my acception by the New York Lone Office Lovertieing Department win received it from consent in this.

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I would appreciate your assurance that this brechure has either have immediately withdraws from use or respectured to conferm to all incurance laws and tempony policies.

Thank you for your cooperation

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TETROPOLITAN CHSURANCE CONFLICT 110 Score Avenue 2. O. Lor 5189 Righ Paint. N. C. 27282 (919) 168-7133

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Page 9 of 68

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- t, CONTROL If you leave your present nursing pasteries, this rectionent program can stry with you, to help you raten your patternent coals.
- FLEXIBILITY Accessibility of cash
- 1. TAX STREETITS Tax deferred accumulation
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- 5. DISABILITY Your contains continue
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This retirement progress does not conflict with any other retirement progress, (i.e., IRA, 101K, 403 (B) annuity) or any other hospital retirement progress that you may have at the present time.

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Savid Shore Account Representative

Please complete the following, so that we may furnish you with information about this (New Retirement Flan.

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NURSES INSURED RETIREMENT PLAN



For the Future a Nurse Deserves...



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hazpital, a corporation, etc.) or you do private er pur-ume suty, Mesopattian's Nutter Inyou to accumulate east for the facure you deserve.

This new Ensured Redrement plen etovides 3 emperant benefitt.

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Just for a moment, think about you.

As a nurse, you're always on call as maner where you work Even if you're office-based eron private dury, you have to be prepared for THE CHARLES STATEMENT

But just for a few moments, think about yourseif and what you'd like to be doing in ite future. Have you taken the time to make pians?

At Mempodian Life, we can help you suit a sould councianon of desired sections were on Muses laured Reministratifilm wateren pelb you recommers are moust a de usec untcelemen, for your reurement years. If you've sprend texted traint me cen tolliere and to mice your money work harder. There's sure to be a strategy that will fit your financial nerence mary... with enough built in them. bility for the years shead,

And what's more, you'll have the recurry of knowing that your Nurses Littured Retirement pien is protected by Metropolium Life and afigned exmitteet s gravent terrices frace. where Got darged Margares and tenaces price eamed us the highest stangs possible frame

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Metropolitan Life

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Regional Executives

Doing Business in the State of Florida

Subjects

Direct Mali Letters

The State of Florida has haved a very strong formal warning against forther use of unauthorized direct mall letters. Therefore, it is imperative that you take an appressive rate in policing activity within your region. Fallure to do an may result in the ensity involvement of the State Bureau of Investigation.

As Rudy stated in his Himember 1, 1990, letter to us, "our customers deserve accurate, complete and professional information. We must deliver it." Accordingly, please encourage your associates to use authorized Smile letters.

The argency of this notice cannot be stressed enough. Accordingly, please feel free to tequest any additional information or explotance which you may sequire. Your felt and immediate cooperation is appreciated.

Regurds,

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Marketing Vice-President

August 14, 1991

Attachment

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Matropolitan Lite

RETROPOLITAE LHEURANCE CONFANY Coutheastarm Head Office Stands 4:00 Boysecut Bouleverd Tamps, FL 33507 (812) 170-8050

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One of the most widely discussed totirement plans to new swallable to ALL MUNSES. This new Retirement Fish is designed to complement your existing benefits with 5 Veny IMPORTANT PRATURES:

- 1. CONTROL
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- 3. PLEXIBILITY
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- 4. BECURITI
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- 5. PISABILITE
- Your monthly contributions can continue to be deposited by hetropoliten should you become disabled.

This retirement program does not conflict with any other retirement program, IRA. (OIK, Annuity that you may have at the present time or acquire in the future.

Sincerely

Craig Onlean

Craig Anderson Hursing Representative

DATE OF STRIES HORTH

Flezan complete the following, so that we may furnish you with
Information about this New Insured Retirement Plan.

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Ma Metropolitan Life

September 15, 1991

To the field force and Henegement Team Southeastern Territory

Re Unauthorized Sales Literature

The Kenuals of Instructions for Sales Management and Sales Representatives are very explicit requesting classance by the home office of sales material originating in the Field.

Rettife representatives have a vide range of professionally developed, approved support material to choose from. Havertheless, it is recognised that sales situations do sometimes arise where a variation may be dessed helpful or a new approach to a prospect tay be developed. A home office review procedure, including legal review, has been established to accommodate these situations. Any proposed material must be legally approved prior to its use.

There have recently been some instances of unauthorized latters being sent to prospects end/or clients that have given rise to coupleints directed to state Insurance. Departments and to the Corporate Endequent Office. In some cases, letters have been sailed that are offensive or unmedessarily threstoning in style, as in "...urgent satter concerning your policy..." or vords to that effect.

Others are merely unprofessional, with grammatical errors and misspellings. Itili others are potentially mislanding or make reference to various banefits that are not evaluate in any one contract. These types of communications are unacceptable and may result in disciplinary action being taken against those responsible.

The attached procedures, excerpted in suggesty form from the minuses, have been updated with the application of Electronic Hail to expedite review for approval in the home office. You should refer to the senutes for more complete datalia concerning the process.

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One of the nest valuable assets you have in sales is the personal: thaqe you project. You start dreating that image with the big advantage of Mathife's name -- the quality company in insurance and financial services. Your distincts rally on that reputation. It is entreinly important unat each of you reinforce that image in all your communications. It's essential to the Company's continued success...and yours.

Please be guided accordingly.

Sincerely



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PROCESSING REQUESTS FOR APPROVAL OF UNAUTHORIZED SALES LITERATURE

The following applies to all lines of insurance. These procedures are meant to help management agreen our inappropriate material or to make necessary changes before submitting material for approval.

Branch Manager/District Sales Manager reviews the material for content to see if it offers a more effective approach than similar existing material. It should also be checked for visual impact, spalling and grammatical errors and the elimination of improper or misleading statements.

The following are some examples of improper usage (but not an all-inclusive list):

- MEW PLAN Terms such as "a new program from Hertlife" or "new moregage reduction plan" cannot be used to describe an insurance policy. The name of the policy and its benefits must be specified.
- LOW COST Cannot be used when referring to premium payment.

 It is also not acceptable to say "save premiums"

 or "better coverage" in reference to Hetropolitan
 property and Casualty Insurance Company products.
- NET COST Cash values above total premiums paid cannot be termed "return over cost" or "net cost".
- SAVINGS The terms "save" and "savings" cannot be used to imply that life insurance provides a savings medium comparable to a bank account.
- DEPOSIT Is not an acceptable synonym for premium.
- INVESTMENT Insurance cannot be referred to as an investment.
- TAX-FREE Should not be confused with "tax-deductible" contributions to a qualified retirement plan. A more acceptable term is "tax-deferred benefits."
- URGENT Or other terminology implying something is wrong with a client's policy should never be used when, in fact, a representative merely wints a telephone number or other piece of non-essential information. Always state clearly what the matter of concern is:
- TITE Only a qualified Registered Representative or financial Planner may use these titles. Also, "made-up" titles such as Mortgage Protection Specialist, Nursing Representative, Small Group Representative, etc., are not to be substituted for Company approved titles.

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SOUTHEASTERN HEAD OFFICE BRANCH 4100 BOYSCOUT BOULEVARD TAMPA, FL 33607 (813) 870-8050

HOW AVAILABLE TO ALL NURSING PROFESSIONALS

Mould you mind just giving us your name and date of birth heldy in order that we may furnish you information about a NEW-RETIREMENT SAVINGS PLAN:

- 1. Currently earning high money market interest rates.
- The cash fund may be used for emergencies and opportunities.
- 3. Deposits may be made routhly as the budget allows.
- 4. An optional disability benefit may also be included.
- 5. Pays a guaranteed income at retirement.

This is something new, one of the most videly discussed retirement programs in the investment world today.

Sincerely, Christine McCanon Christine HcCarron Account Representative

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MEMORAHOUM from-

To: - Kr: Rudy Michaud - Sanior Vice-Free ident

Rudy, the atteched latter being sent from the Southeastern Head Office branch is not an approved latter. Please ask Rick Urso to casse wailing this latter.

Richard N. Haurer Senior Vice-President Commer 25, 1991 Romidap Attrachment Metropolitan Lite

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SQUTHEAST CRE'RETROS TARPA, FET JAN (813) 170-1050

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- 4. An optional disability benefit may also be included
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This is scherhing new, one of the most widely discussed retirement programs in the investment world today.

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Christine McCarron Nursing Representative

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Metropolitan Life

Southeastern HasdOffice District 4100 Boyscout Boulevard Tamps, FL 31607 (813) 870-6050



AVAILABLE TO ALL APPROVED MURSES

Hurses, like many others, may have concerns on how to accumulate enough tax deferred dollars, during their working years, to help provide enough income for their ratirement years.

Would you please provide your name and date of birth below in order that we may furnish you information about our Tax Deferred Accumulation Plans which provide 5 very important features:

- Tax Advantaged Cash Accumulation
- Security Life Income Settlement Options
- 3. Accessible Cash Value
- 4. An Optional Disability Benefit
- S. Tax favorable withdrawale

With an ongoing commitment to quality, NetLife is building on an historic tradition of financial stability and security.

Sincerely

CL Moore

Account Representative

NAME

ADDRESS

CITY STATE SIP CODE

ROSE PRONE BUSINESS PHONE

DATE OF BIRTH: KONTH DAT TEAR

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fir. Robert Crimmins Senior Vice-President APR 1 1997

Dear Hr. Crimmins

It was a pleasure meating you on the CHO tour in Datroit an March 13. This letter is a follow-up to our conversation toyarding two important topics.

First, I wish to re-emphasize the importance of clarifying the commissions paid to PI reps for opening up large group cases. ... have been told that the reps will receive either a "Finders Far or a commission.

What is unclear is the amount paid and how this is credited. These a finders fee count as NFC for Leaders, management overrides, etc.? How does a replean one or the other and, most importantly, who determines whether the rep is entitled to a finders fee or a commission.

Your help in clarifying this issue between PI and group is greatly appreciated.

The second issue involves marketing being done in our area by the SEHO branch. Apparently, they have purchased a list of nurses the state of Hichigan. SEHO then sends one of the attached pre-approach letters to the prospect. Upon securing appointments, they fly a few reps to our area. These reps then "sell" a "nurses insured retirement plan" (usually an L-75 for sec5 to \$160 per month).

The main issue which has surfaced is that the reps are neither selling nor servicing these clients properly. We have had called from several nurses wanting to know if these people are legitimate. Nethils reps. They want us to come out and explain them what they have purchased. Hany existing clients have called wanting to know why their accounts have been shifted to Tampa. (Obviously, they haven't been.)

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This creates many problems for us. One is that a lot of time and energy is spent by my staff servicing new policies which have been peddled by our of state reps. Our local reputation is buing damaged because dissatisfied customers usually tell ten other people about their experiences. Finally, dissatisfied customers will never become Methle clients.

I ask your help to end this mail order peddling of our fine company's products. The misleading pre-approach letters plus the lack of service are producing a high volume of FYC for SEHO, but will undoubtedly harm the company in the long run.

Sincerely

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Landy Hollyman

Randy Holtzman Branch Hanager

March 25, 1992

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HETRUFULITAR INSURANCE CONFAIR Southeartern Read Office Branch 4100 Soyscout Boulevend Tamps. FL 32507 (813) 810-8050

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- 1. CONTROL
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- 2. PLEXIBILITY
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Mr. Rudy Kichaud Senior Vice-President

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Dick Haurer asked that I send you a copy of the attached letter. Dick's position is that the SENO Branch has the right to place business whenever they can. We have asked Dave Martin to communicate this to Branch Manager Holtzman.

Dick asks that you review the pre-approach letters to make certain you are confortable with the contents.

Thanks for your help.

Cont

Edward J. Lynch Assistant Vice-President

April 3, 1992

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Attached.

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Case 2:00-cv-02248-DWA Document 60-4 Filed 10/03/2006 Page 34 of 68

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FROM: SEND, FL FO4 R42 TO : SERE TURJ: DAVE POUELL

SENT: 08/24/70 11:03 AM PRIDRITT: 3 FORWARDED BY: SEND CONSUMER RELATIONS

GIANE SHAFFHER

IN REPLY TO THE CONFLAINT ON THE ABOVE, WE WILL DISCONTINUE THE LETTER IN QUESTION.

THANK YOU

RICK URSQ BRAKCH MANAGER

AUGUST 24, 1990

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HETROPOLITAN INSURANCE COMPANY Southeastern Head Office Branch 4:00 Boyscout Boulevard Tampa, FL 31607 (813) 870-8050

Page 36 of 68

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

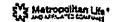
One of the most widely discussed retirement plans is now available to <u>ALL NURSES</u> IN THE STATE OF NORTH CAROLINA. This new Retirement Savings Plan is designed to complement your existing benefits with <u>5 Very IMPORTANT FEATURES</u>:

Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits. I. CONTROL 2. **FLEXIBILITY** - Availability of cash without penalty. з. TAX BENEFITS - High tax sheltered growth. SECURITY - Provides a guaranteed lifetime income. DISABILITY Your monthly savings will continue to be deposited by Hetropolitan should you become disabled. This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future. Sincerely Christine M'Carron Christine McCarron Nursing Representative Please complete the following, so that we may furnish you with information about this New Retirement Savings Plan-NAME ADDRESS CITY STATE ZIP CODE HOME PHONE BUS PHONE

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Rr. Blek Vras Leasen Ranager 104 MING, 81

la Casuthorised Sales Literatuse

Dear Mick

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Thank you for your cooperactor

Sincerely

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January 15, THE

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METROPOLITAN CHSURANCE COMPANY 118 Scott Avenue 7. 0. Sox 5185 High Point, N. C. 17182 (913) 868-7133

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- J. TAX SCHEFTES Tex deferred accumulation
- 4. SECURITY Can be used to provide lifetime income
- 5. <u>DISABILETY</u> Your contably contribution can continue to be deposited by Matropolitan should you become disabled.

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Sincerely

Street Mare Savid Shore Account Representative

Please complete the following, to that we may furnish you with information about this (New Asternment Flan.

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For the Future a Nurse Deserves



To "grow" a nest egy conveniently. "Thether you're requirtly employed fin a hospital a corporation, etc.) or you do private or particules duty, Memopolitan's Nuites in suite Retirement Plan's seconvenient way for you to accumulate each for the terms you coverse.

This new insured Redrement plan provides 5 toportant benefits.

I. CONTROL

their residence remembers. If you should leave your persentauring person, your remembers can stay wan you.

- 2. FLEXIBILITY
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- 3. TAX BENEFITS

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- 4. SECURITY
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- 5. DISABILITY

Your monthly contribution can contain the deputited by Mexapolitan mould you recome distibled.

Just for a moment, think about you.

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But just for a few moments, think about yourscall and what you'd like to be doing in the future. Have you taken the time to make plant? pility for the years sheet,

And what's more, you'll have the security of knowing that your Nortes fatured Respondent plan at projected by Mestapolium hafe and of fillesed exaptures, a financial services leaves where a \$130 billion in stress makes there is \$130 billion in stress makes have much Out quality produces and services have caused as the highest stumps possible from:

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Regional Executives
Doing Business in the State of Florkin

Sulijects

Direct Mail Letters

The State of Florida has issued a very strong formal warning against further use of unauthorized direct mail letters. Therefore, it is imperative that you take an aggressive rate in policing nealthy within your region. Fallure to do so may result in the costy involvement of the State Bureau of Investigation.

As Rudy stated in his Numember 1, 1990, letter to us, "our customers deserve accurate, complete and professional information. We must deliver it." Accordingly, please encourage your associates to use authorized State letters.

The urgency of this mules cannot be stressed enough. Accordingly, please feel free to request any additional information or estimates which you may require. Your foll and inmediate exsperation is appreciated.

Regurds,

Marketing Vice-President

August 14, 1991

Attachment

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KETROPOLITAN INSURANCE COMPANY Contheentern Beed Office Stands 4100 Soyscout Souleverd Timps, FL 33507 (813) 870-8050

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HURSES INSURED RETIREMENT PLAN

One of the most widely discussed tetirement plans to new available to <u>ALC MUNICS</u>. This new Retirement Fish is designed to complement your existing benefits with 5 veny important rehtures:

- 1. CONTROL
- If you leave your present nursing position, this retirement program can stay with you to kelp you reach your retirement goals.
- I. PLEXIBILITY
- Accessibility of cash
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- 4. PECURITY
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This retirement program does not conflict with any other retirement program, IRA. (Olk, Annuity that you may have at the present time or acquire in the future.

Sincerely

Craix anderson

Craig Anderson Nursing Aspessentative

Please complete the following, so that we may furnish you with
Information about this New Insured Retirement Plans

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September 15, 1991

To the Field force and Hanagement Team Southeastern Termitary

Re Unauthorized Sales Literature

The Renuals of Instructions for false Renegement and false Representatives are very explicit regarding classince by the home office of sales exterial originating in the field.

Methife representatives have a vide range of professionally developed, approved support material to choose from Havertisless, it is recognized that sales elimitions do sometimes arise where a variation may be desard height or a new approach to a prospect tay be developed. A home office review procedure, including legal review, has been established to accommodate these situations. May proposed external must be legally approved prior to its use.

There have recently been come instances of unauthorized latters being sent to prospects end/or clients that have given rise to complaints directed to state insurance. Departments and to the Corporate Endeates Office. In some cases, latters have been salled that ere offensive or unmanessarily threstening in style, as in "...urgent satter concerning your policy..." or vords to that effect.

Others are merely unprofessional, with grammatical errors and misspallings. Still others era potentially mislanding or make reference to various benefits that are not evaluate in any one contract. These types of communications are unacceptable and may result in disciplinary action being taken administrations responsible.

the attached procedures, excerpted in summery form from the manuals, have been updated with the application of Electronic Hail to expedite review for approval in the home office. You should refer to the manuals for more complete details concerning the process.

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) - ≎ one of the most vilustic essets you have in sales is the personal: laste you project. You start creating that laste with the big advantage of Ketlife's name -- the quality company in insurance and financial services. Your customers raty on that reputation. It is extracely important that each of you reinforce that issue in all your descurrentians. It's exsential to the company's continued success...and yours.

Please be guided accordingly.

Sincerely

Senior Vice-President

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PROCESSING REQUESTS YOR APPROVAL OF UNAUTHORIZED SALES CUTERATURE

The following applies to all lines of insurance. These procedures are meant to help management screen our imappropriate material or to make necessary changes before submitting material for approval.

Branch Manager/District Sales Manager reviews the material for content to see if it offers a more effective approach than similar existing material. It should also be checked for visual impact, spalling and grammatical errors and the elimination of improper or misleading statements.

The following are some examples of improper usage (but not an all-inclusive list):

MEW PLAN - Terms such as "a new program from Herlite" or "new mortigage reduction plan" cannot be used to describe an insurance policy. The name of the policy and its benefits must be specified.

Low Cost - Cannot be used when referring to premium payment.
It is also not acceptable to say "save premiums"
or "better coverage" in reference to Metropolitan
property and Casualty Insurance Company products.

NET COST - Cash values above total premiums paid cannot be termed "return over cost" or "net cost".

SAVINGS - The terms "save" and "savings" cannot be used to imply that life insurance provides a savings medium comparable to a bank account.

paposit - Is not an acceptable synonym for premium.

INVESTMENT - Insurance cannot be referred to as an investment.

TAX-FREE - Should not be confused with "tax-deductible" contributions to a qualified retirement plan. A more acceptable term is "tax-deferred benefits."

UNGERT - Or other terminology implying something is wrong with a client's policy should never be used when, in fact, a representative merely wants a telephone number or other piece of non-essential information. Always state clearly what the matter of concern is.

TITLE - Only a qualified Registered Representative or financial Planner may use these titles. Also, "made-up" titles such as Mortgage Protection Specialist, Nursing Representative, Small Group Representative, etc., are not to be substituted for Company approved titles.

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SOUTHEASTERN HEAD OFFICE BRANCH 4100 BOYSCOUT BOULEVARD TAMPA, FL 33607 (813) 870-8050

NOW AVAILABLE TO ALL NURSING PROFESSIONALS

Mould you mind just giving us your name and date of birth bild in order that we may furnish you information about a HEW-RETIREMENT SAVINGS PLAM:

- 1. Currently earning high money market interest rates.
- The cash fund may be used for emergencias and opportunities.
- Deposits may be made routhly as the budget allows.
- 4. An optional disability benefit may also be included.
- 5. Pays a guaranteed income at retirement.

This is comething new, one of the most widely discussed retirement programs in the investment world today.

Sincerely, Christine McCarron Christine HcCarron Account Representative

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MEMORAHOUM from-

In: Ar: Audy Michaud

Rudy, the Attached latter being sent from the Southeastern Head Office branch is not an approved latter. Flease ask Rick Urse to casse mailing this latter.

Richard H. Haurer Senior Vice-President

Compmer 25, 1991

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HURSES GUARANTEED RETTREMENT SAVENGS FRAM

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- 1. Currently earning high money rarker interest rates
- 2. The cash fund may be used for exergencies and opportunities
- 1. Deposits may be made monthly as the budget allows
- 4. An optional disability benefit may also be included
- 5. Pays & quaranteed income at retirement

This is schething new, one of the most videly discussed retizenent programs in the investment world today.

Sincerely

Christine m Carron

Christine McCarron Nursing Representative

ADDRESS IN Clindeson 18d. Corr Idalada

STITE MA THE CASE CHAIGE

HORE PHONE 558-666-0869 BUS PHONE

DATE OF BIRTHI HORTH 12 DAY 23 YEAR 3-2

This retirement program does not conflict with any other retirement program, IRA, (OLK, annuity (TSA), or hospital ratirement that you may have at the present time or acquire in the future.

If you leave your present nursing position this retirement orners will stay with you to quarkates your retirement goals.

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Southeastern Head Office District 4100 Boyacout Boulevard Tampa, FL 33607 (813) 870-6050



AVAILABLE TO ALL APPROVED NUMSES

Hurses, like many others, may have concerns on how to accumulate enough tex deferred dollars, during their working years, to help provide enough income for their ratirsment years.

Would you please provide your name and date of birth below in order that we may furnish you information about our Tax Deferred Accumulation Plans which provide 5 very important features:

- Tax Advantaged Cash Accumulation
- Security Life Income Settlement Options
- Accessible Cash Value
- An Optional Disability Benefit
- .Tax favorable withdrawels

With an ongoing commitment to quality, Methife is building on an historic tradition of financial stability and security.

Ed Hoose Account Representative NAME ADDRESS CITY STATE TIP CODE

BUSINESS PHONE DATE OF BIRTH! HONTH YEAR

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ttr. Robert Crimmins Sentor Vice-President APR J. 1997

Dear Hr. Crimmins

It was a pleasure meeting you on the CHO tour in Detroit on Herch 13. This letter is a Collow-up to our conversation tegarding too important topics.

First, I wish to re-emphasize the importance of clarifying the commissions paid to PI reps for opening up large group cases. 'e have been told that the reps will receive either a Finders Fer or a commission.

What is unclear is the amount paid and how this is credited. Does a finders fee count as MPC for Leaders, management everrides, etc.? How does a rep earn one or the other and, most importantly, who determines whether the rep is entitled to a finders fee or a commission.

Your help in clarifying this issue between Pl and group is greatly appreciated.

The second issue involves marketing being done in our area by the SEHO branch. Apparently, they have purchased a list of nurses the state of Hichigan. SEHO then sends one of the attached pre-approach letters to the prospect. Upon securing appointments, they fly a few raps to our area. These raps then "seil" a "nurses insured retirement plan" (usually an L-75 fer 555 to \$100 per month).

The main issue which has surfaced is that the reps are neither selling nor servicing these clients properly. We have had called from several nurses wanting to know if these people are legitimate. Nethils reps. They want us to come out anylate them what they have purchased. Many existing clients have called wanting to know why their accounts have been shifted to Tampa. (Obviously, they haven't been.)

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This creates many problems for us. One is that a lot of time and energy is spent by my staff servicing new policies which have been peddled by our of state reps. Our local reputation is being damaged because dissatisfied customers usually tell ten other people about their experiences. Finally, dissatisfied customers will never become Methife clients.

I ask your help to end this mail order peddling of our fine company's products. The misleading pre-approach letters plus the leck of service are producing a high volume of FYC for SEKO, but will undoubtedly harm the company in the long run.

Sincerely

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Landy Boltzmen
Branch Manager

March 25, 1992

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HETROPULITAR INSURANCE COMPANY Southeastern Head Office Branch 4100 Soyscout Boulevard Tampa. FL 12507 (813) 870-8050

HURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans is now available 72 ALD MURSIS. This new nettrement Plan is designed to complement your existing benefits with 1 VERY IMPORTANT STATURES.

- 1. CONTROL
- If you leave your present nursing, position, this retirement program can stay with you to help you reach your retirement goals.
- 2. PLEXIBILITY
- Accessibility of cash
- 3. TAN REMETITS
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- 4. SECURITY
- Can be used to provide lifetime income.
- 5- DIEVBITIAL
- Tour monthly contributions can continue to be deposited by netropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 4018, annuity that you may have at the present time or acquire in the future.

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Places complete the following, so that we may furnish you with information about this Hurses insured Retirement Plan.

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Mr. Rudy Michaud Senior Vice-President

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Dick Haurer asked that I send you a copy of the attached letter. Dick's position is that the SENO Branch has the right to place business whenever they can. We have asked Dave Martin to communicate this to Branch Hanager Holtman.

Dick asks that you review the pre-approach letters to make certain you are comfortable with the contents.

Thanks for your help.

Cont

Edward J. Lynch Assistant Vice-President

April 3, 1992

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Attached.

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